EXHIBIT "B"

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mcm
Midland Credit Management, Inc.
8875 Aero Drive
Suite 200
San Diego, CA 92123

MCM Account Number
8539200518
Original Creditor
HSBC BANK NEVADA, N.A.
Original Account Number
5407915021263360
CURRENT BALANCE
$1,002.63

You are **pre-approved** for a 40% discount!
Call now: (800) 282-2644

06-17-2015

007 Keith E Landrus
P42T1534 504 W Glass Ave
Spokane, WA 99205-2915

Choose The Option That Works For You.

Dear Keith,

Midland Credit Management, Inc., understands a one-size payment plan doesn't fit everyone's needs. Special offers are now available to help you resolve your unpaid HSBC Bank Nevada, N.A. account, which is owned by MIDLAND FUNDING LLC. Select one of the three options below and get closer to having one less thing to worry about.

Option 1: 40% OFF
Payment Due Date: 07-17-2015
You Pay Only **$601.57**

Option 2: 20% OFF
First Payment Due Date: 07-17-2015
6 Monthly Payments of Only **$133.68**

Option 3: To hear more options, call one of our Account Managers.

If these options don't work for you, call one of our Account Managers to help you set up a payment plan that does.

Sincerely,

C. Weber, Division Manager

Benefits of Paying!

- **Save up to $401.05 if you choose Option 1.**
- Offer expiration date: 07-17-2015
- After receiving your final payment, we will consider the account paid.*

CALL US TODAY!
(800) 282-2644

This account may still be reported on your credit report as unpaid.

*If you pay your full balance, we will report your account as **Paid in Full.** If you pay less than your full balance, we will report your account as **Paid in Full for less than the full balance.**

We are not obligated to renew this offer. We will report forgiveness of debt as required by IRS regulations. Reporting is not required every time a debt is canceled or settled, and might not be required in your case.

PMP

Hours of Operation:

M – Th:	5:00am – 9:00pm PST
Fri:	5:00am – 5:00pm PST
Sat:	5:00am – 5:00pm PST
Sun:	5:00am – 9:00pm PST

Call: (800) 282-2644
Click: www.midlandcreditonline.com
Mail: Payment coupon below

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.
Please tear off and return lower portion with payment in the envelope provided

PAYMENT COUPON

MCM Account No.: 8539200518
Original Account No.: 5407915021263360
Current Balance: $1,002.63

Payment Due Date: 07-17-2015

Amount Enclosed: ____________________

Payment Options:
1) Mail in this coupon with your payment
2) Pay by phone (800) 282-2644

Make Check Payable to:
Midland Credit Management, Inc.

mcm PO Box 60578
Los Angeles, CA 90060-0578

12 8539200518 8 0060157 071715 4

B392 PMP2

Important Disclosure Information:

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION

Calls to and/or from this company may be monitored or recorded.

The offer to resolve this account for the discount(s) offered in this letter remains open until 07-17-2015. For further information, please call one of our Account Managers at (800) 282-2644.

MAIL PAYMENTS TO: P.O. Box 6578, Los Angeles, CA 96578
MAIL CORRESPONDENCE BUT NO PAYMENTS TO: MCM's business address at 8875 Aero Drive, Suite 200, San Diego, CA 92123

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law:

ADDITIONAL ACCOUNT INFORMATION:

Charge-Off Balance:	$690.04
Last Payment Date:	06-30-2010
Interest Rate*:	12.00%

*Interest Rate used to calculate interest portion of the current balance due.

Principal Balance:	$	690.04
Seller Interest Balance:	$	0.00
Seller Fees:	$	0.00
MCM Interest Balance:	$	312.59
MCM Fees:	$	0.00
Current Balance:	$	1,002.63